

State of Washington
Office of the Insurance Commissioner
1998 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Commercial Multiple Peril (liability portion)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	American Economy Ins Co	19690	IN	\$12.607	5.96%	\$12.408	\$5.487	44.22%
2	American States Ins Co	19704	IN	\$11.020	5.21%	\$10.842	\$10.060	92.79%
3	Mutual Of Enumclaw Ins Co	14761	WA	\$10.753	5.08%	\$10.412	\$1.963	18.85%
4	State Farm Fire And Cas Co	25143	IL	\$9.611	4.54%	\$9.306	\$18.891	203.00%
5	Transportation Ins Co	20494	IL	\$9.290	4.39%	\$8.636	(\$5.621)	(65.09)%
6	Valley Ins Co	14133	CA	\$8.242	3.90%	\$8.590	\$10.182	118.53%
7	Safeco Ins Co Of Amer	24740	WA	\$7.217	3.41%	\$7.254	\$1.444	19.90%
8	North Pacific Ins Co	23892	OR	\$7.203	3.40%	\$7.081	\$5.553	78.42%
9	Westport Ins Corp	34207	MO	\$5.619	2.66%	\$4.698	\$3.163	67.34%
10	Travelers Ind Co Of Amer	25666	CT	\$5.571	2.63%	\$3.517	\$2.927	83.22%
11	Marland Cas Co	19356	MD	\$5.189	2.45%	\$4.562	\$1.525	33.43%
12	Fidelity & Guaranty Ins Co	35386	IA	\$5.142	2.43%	\$5.884	\$8.678	147.48%
13	National Surety Corp	21881	IL	\$4.802	2.27%	\$4.426	\$3.336	75.36%
14	Atlantic Mut Ins Co	19895	NY	\$4.043	1.91%	\$4.218	\$3.265	77.40%
15	Transcontinental Ins Co	20486	NY	\$3.957	1.87%	\$3.823	(\$6.064)	(158.60)%
16	General Ins Co Of Amer	24732	WA	\$3.867	1.83%	\$3.702	\$1.086	29.34%
17	Allstate Ins Co	19232	IL	\$3.438	1.63%	\$3.222	\$272	8.43%
18	Federal Ins Co	20281	IN	\$3.228	1.53%	\$3.226	\$1.199	37.16%
19	Globe Ind Co	24600	DE	\$2.939	1.39%	\$2.842	\$1.691	59.49%
20	American & Foreign Ins Co	24589	DE	\$2.824	1.33%	\$2.786	\$2.030	72.84%
21	Assurance Co Of Amer	19305	NY	\$2.645	1.25%	\$2.731	\$2.108	77.19%
22	Valiant Ins Co	26611	IA	\$2.613	1.24%	\$3.281	\$3.127	95.32%
23	Travelers Ind Co Of IL	25674	IL	\$2.603	1.23%	\$1.400	\$424	30.32%
24	Truck Ins Exch	21709	CA	\$2.528	1.20%	\$2.759	\$204	7.40%
25	Hartford Cas Ins Co	29424	IN	\$2.507	1.19%	\$1.849	\$318	17.22%
26	Reliance Ins Co	24457	PA	\$2.463	1.16%	\$2.813	\$2.253	80.10%
27	Contractors Bonding & Ins Co	37206	WA	\$2.394	1.13%	\$2.410	\$735	30.51%
28	Roval Ins Co Of Amer	26980	IL	\$2.356	1.11%	\$2.122	\$614	28.92%
29	Travelers Ind Co	25658	CT	\$2.154	1.02%	\$1.189	\$722	60.71%
30	Twin City Fire Ins Co Co	29459	IN	\$2.060	0.97%	\$2.167	\$1.349	62.24%
31	Farmers Ins Exch	21652	CA	\$2.007	0.95%	\$2.166	\$1.814	83.72%
32	Valley Forge Ins Co	20508	PA	\$1.970	0.93%	\$1.955	\$4.041	206.69%
33	Great Northern Ins Co	20303	MN	\$1.930	0.91%	\$1.757	\$470	26.77%
34	West American Ins Co	44393	IN	\$1.872	0.89%	\$1.927	\$869	45.11%
35	Charter Oak Fire Ins Co	25615	CT	\$1.779	0.84%	\$1.190	\$1.046	87.91%
36	Firemans Fund Ins Co	21873	CA	\$1.673	0.79%	\$1.511	\$1.179	78.04%
37	Philadelphia Ind Ins Co	18058	PA	\$1.644	0.78%	\$1.498	\$483	32.25%
38	Union Ind Ins Co	25747	WA	\$1.594	0.75%	\$1.809	\$1.503	83.07%
39	US Fidelity & Guaranty Co	25887	MD	\$1.588	0.75%	\$1.794	\$689	38.39%
40	Clarendon Natl Ins Co	20532	NJ	\$1.573	0.74%	\$787	\$536	68.13%
All 207 Other Companies				\$43.201	20.42%	\$47.465	\$115.561	243.46%
Totals (Loss Ratio is average)				\$211.718	100.00%	\$208.015	\$211.111	101.49%

(1)Excluding all Loss Adjustment Expenses (LAE)